WHAT IS CLAIMED IS:

1. A hitch cover assembly for a vehicle comprising:

a hitch tube for connection to vehicle structure of a vehicle;

a cover member extending transversely along the vehicle and having a first aperture extending therethrough to expose said hitch tube;

a hitch insert having a second aperture extending longitudinally therethrough to fit over said hitch tube; and

a door pivotally connected to said hitch insert for closing and opening said second aperture; and

an electrically controlled locking mechanism to removably lock said hitch insert to said hitch tube.

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2. A hitch cover assembly as set forth in claim 1 wherein said electronically controlled locking pin mechanism comprises a locking pin and an actuator operatively connected to said locking pin.

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- 3. A hitch cover assembly comprising:
- a hitch insert having an aperture extending longitudinally therethrough to fit over a hitch tube of a hitch on a vehicle;

a rotatable door connected to said hitch insert for closing and opening said aperture; and

an electrically controlled locking pin mechanism adapted to extend through the hitch tube and said hitch insert.

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- 4. A hitch cover assembly as set forth in claim 3 wherein said electrically controlled locking pin mechanism comprises a locking pin.
- 5. A hitch cover assembly as set forth in claim 4 wherein said electrically controlled locking pin mechanism includes an actuator operatively connected to said locking pin.
- 6. A hitch cover assembly as set forth in claim 5
 wherein said electrically controlled locking pin mechanism
 includes a switch operatively connected to said actuator and
 located in an interior of the vehicle.
- 7. A hitch cover assembly as set forth in claim 5
 20 wherein said electrically controlled locking pin mechanism includes a switch operatively connected to said actuator and located near said actuator.

- 8. A hitch cover assembly for a motor vehicle comprising:
- a hitch insert having an aperture extending longitudinally therethrough to fit over a hitch tube of a trailer hitch on a motor vehicle;
 - a top cover plate mounted to said hitch insert;
 - a front cover plate mounted to said hitch insert and having an aperture extending therethrough aligned with the hitch tube of the trailer hitch; and
- a rear guard fixedly attached to the motor vehicle, wherein said rear guard includes a plurality of tubular members.
- 9. A hitch cover assembly as set forth in claim 8 including a hingeable member connected to said tubular members.
 - 10. A hitch cover assembly as set forth in claim 8 wherein said hingeable member includes a rotatable upper arm and a fixed lower arm.

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11. A hitch cover assembly for a motor vehicle comprising:

- a hitch insert having an aperture extending longitudinally therethrough to fit over a hitch tube of a hitch on a motor vehicle;
- a cover mounted to said hitch insert and having an aperture extending therethrough aligned with the hitch tube of the hitch;
 - a step extending longitudinally and perpendicular to said cover; and
- a step support, wherein said step support extends

 transversely and generally forwardly from said hitch insert and

 includes a brace extending between said step support and said

 hitch insert, wherein said step support and said hitch insert

 are integral and one-piece.
- 12. A hitch cover assembly as set forth in claim 11 including an electrically controlled locking pin mechanism adapted to extend through the hitch tube and said hitch insert.
- 13. A hitch cover assembly for a motor vehicle
 20 comprising:
 - a hitch insert having an aperture extending longitudinally therethrough to fit over a hitch tube of a hitch on a motor vehicle;

a cover mounted to said hitch insert and having an aperture extending therethrough aligned with the hitch tube of the hitch, wherein said cover includes a recess for storage;

a step extending longitudinally and perpendicular to said cover; and

a step support, wherein said step support extends transversely and generally forwardly from said hitch insert and includes a brace extending between said step support and said hitch insert, and said step support and said hitch insert are integral and one-piece.

14. A trailer hitch cover assembly as set forth in claim 13 including a hingeable cover member to cover storage recess.

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15. A trailer hitch cover assembly as set forth in claim 14 wherein said cover member includes a locking mechanism.